

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

Re: Juana Ortiz

Case No.: 5-22-00155 MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Land Home
Court Claim Number:	01
Last Four of Loan Number:	0020
Property Address if applicable:	620 N Putnam St

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a. Allowed prepetition arrearages:	\$6,572.24
b. Prepetition arrearages paid by the trustee:	\$6,572.24
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e. Allowed postpetition arrearage:	\$0.00
f. Postpetition arrearage paid by the trustee:	\$0.00
g. Total b, d, and f:	\$6,572.24

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Date: August 26, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Juana Ortiz

Case No.: 5-22-00155 MJC

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on August 26, 2025, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Tullio DeLuca, Esquire
381 N 9th Ave
Scranton PA 18504

Served by First Class Mail

Land Home Financial Services
c/o Weinstein and Riley,PA
1415 Western Ave Suite 700
Seattle WA 98101-2051

Juana Ortiz
620 N Putnam St
West Hazleton PA 18202

I certify under penalty of perjury that the foregoing is true and correct.

Date: August 26, 2025

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 22-00155 JUANA ORTIZ

LAND HOME FINANCIAL SERVICES, INC
PO BOX 25164

SANTA ANA, CA 92799-

Sequence: 13
Modify:
Filed Date:
Hold Code:

Acct No: Putnam St - PRE-ARREARS - C

ARREARS - 620 PUTNAM STREET MFR ORDER # 65 10/16/24

Amt Sched:	\$153,312.77	Debt:	\$6,572.24	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$6,572.24	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						Disb	Descrp	

5200 LAND HOME FINANCIAL SERVICES, INC

520-0	LAND HOME FINANCIAL SERVICES,	09/17/2024	2040064	\$1,269.59	\$0.00	\$1,269.59	10/07/2024
520-0	LAND HOME FINANCIAL SERVICES,	06/18/2024	2037387	\$1,269.58	\$0.00	\$1,269.58	07/10/2024
520-0	LAND HOME FINANCIAL SERVICES,	04/17/2024	2035457	\$634.79	\$0.00	\$634.79	04/24/2024
520-0	LAND HOME FINANCIAL SERVICES,	03/14/2024	2034489	\$634.79	\$0.00	\$634.79	03/22/2024
520-0	LAND HOME FINANCIAL SERVICES,	01/12/2024	2032620	\$1,269.58	\$0.00	\$1,269.58	01/18/2024
520-0	LAND HOME FINANCIAL SERVICES,	11/15/2023	2030759	\$634.79	\$0.00	\$634.79	11/22/2023
520-0	LAND HOME FINANCIAL SERVICES,	10/18/2023	2029806	\$134.80	\$0.00	\$134.80	10/26/2023
520-0	FAY SERVICING, LLC	C 04/06/2023	0	(\$393.13)	\$0.00	(\$393.13)	08/30/2024
							Cred Rfd Chk #: 1200891
520-0	FAY SERVICING, LLC	C 04/04/2023	0	(\$786.27)	\$0.00	(\$786.27)	08/30/2024
							Cred Rfd Chk #: 1199263
520-0	FAY SERVICING, LLC	03/15/2023	2022775	\$393.13	\$0.00	\$393.13	03/27/2023
520-0	FAY SERVICING, LLC	01/18/2023	2020762	\$786.27	\$0.00	\$786.27	01/26/2023
520-0	FAY SERVICING, LLC	11/16/2022	2018816	\$393.13	\$0.00	\$393.13	01/03/2023
520-0	FAY SERVICING, LLC	10/18/2022	2017759	\$331.19	\$0.00	\$331.19	10/28/2022

Sub-totals: \$6,572.24 \$0.00 \$6,572.24

Grand Total: \$6,572.24 \$0.00